



## AGING INTERNET INFORMATION NOTES empowering users to explore internet resources

### Consumer Protection & the Elderly

(See also [Marketing to Seniors](#), [ElderLaw](#), [Nutrition and Food Safety](#) and [Prescription Drugs and the Elderly](#))

The advent of telecommunications has increased public interest in government intervention and protection against unscrupulous business practices. Older adults are thought to be particularly vulnerable to solicitation schemes through the mail and telephone, as they were in previous decades to door-to-door salesmen and are feared to be in the near future to the Internet. Aging advocacy organizations are urging Federal agencies and Congress to support greater public awareness of popular scams and greater enforcement of existing laws restricting prohibited practices. Sites on this page represent both broad-based consumer groups and consumer protection agencies and those focused primarily on aging issues such as Medicare fraud and abuse.

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#### Consumer Information for Older Adults

##### **Fighting Fraud Against Older Consumers**

(National Fraud Information Center)

<http://fraud.org/elderfraud/eldset.htm>

##### **Tips for Seniors**

(National Fraud Information Center)

<http://fraud.org/elderfraud/seniortips.htm>

##### **Consumer Action Website**

(Federal Consumer Information Center)

<http://www.pueblo.gsa.gov/crh/respref.htm>

## Publications for Older Consumers

### **(U.S. Consumer Product Safety Commission)**

<http://www.cpsc.gov/cpscpub/pubs/older.html>

### **Knee Deep in Debt**

(Federal Trade Commission)

<http://www.ftc.gov/bcp/online/pubs/credit/kneedeep.htm>

### **The Three Major Credit Bureaus**

(Consumer.Gov)

<http://www.consumer.gov/military/creditbureaus.htm>

### **Consumer Credit File Privacy: The Real Deal**

(Federal Trade Commission)

<http://www.ftc.gov/bcp/online/pubs/alerts/optalrt.pdf>

### **Predatory Lending Practices**

(ACORN)

<http://www.acorn.org/acorn10/predatorylending/practices.htm>

### **Scams and Frauds**

(Federal Consumer Information Center)

<http://www.pueblo.gsa.gov/scamsdesc.htm>

### **Consumer Protection**

(AARP)

<http://www.aarp.org/consumerprotect/>

### **The Elder Fraud Project**

(National Consumers League)

<http://www.fraud.org/elderfraud/eldproj.htm>

### **Buying Medicines and Medical Products On-line**

(U.S. Federal Drug Administration)

<http://www.fda.gov/oc/buyonline/default.htm>

### **Medicare Fraud and Abuse**

(U.S. Administration on Aging)

#### **Consumer Protection Tips**

[http://www.aoa.gov/smp/consprof/consprof\\_resources\\_tips.asp](http://www.aoa.gov/smp/consprof/consprof_resources_tips.asp)

#### **Fraud and Abuse Detection and Prevention Tips**

[http://www.aoa.gov/smp/consprof/consprof\\_resources\\_fraud.asp](http://www.aoa.gov/smp/consprof/consprof_resources_fraud.asp)

#### **How to Report Potential Error, Fraud, and Abuse**

[http://www.aoa.gov/smp/consprof/consprof\\_resources\\_report.asp](http://www.aoa.gov/smp/consprof/consprof_resources_report.asp)

**Senior Issues**

(U.S. Federal Trade Commission)

<http://www.ftc.gov/bcp/menu-seniors.htm>

**Top Ten "Dot Coms"**

(U.S. Federal Trade Commission)

<http://www.ftc.gov/bcp/online/edcams/dotcon/index.html>

**When to Ditch the Cold Pitch**

(U.S. Federal Trade Commission)

<http://www.ftc.gov/bcp/online/pubs/alerts/ditchalrt.htm>

**Federal Government Programs****U.S. Consumer Gateway**

<http://www.consumer.gov/>

**U.S. Administration on Aging – Senior Medicare Patrols**

<http://www.aoa.gov/smp>

**Federal Bureau of Investigation – Internet Fraud Complaint Center**

<http://www1.ifccfbi.gov/index.asp>

**Federal Consumer Information Center**

<http://www.pueblo.gsa.gov/>

**Federal Deposit Insurance Commission (Banks)**

<http://www.fdic.gov/consumers/>

**U.S. Department of Justice – Fraud Division**

<http://www.usdoj.gov/criminal/fraud.html>

**U.S. Federal Communications Commission - Consumer Information Bureau**

<http://www.fcc.gov/cib/>

**U.S. Federal Trade Commission - Consumer Protection**

<http://www.ftc.gov/ftc/consumer.htm>

**U.S. Consumer Product Safety Commission - Consumer Information**

<http://www.cpsc.gov/consumer.html>

**U.S. Department of Health and Human Services**

Office of the Inspector General – Hotline

<http://oig.hhs.gov/hotline.html>

## **U.S. Postal Inspection Service**

<http://www.usps.com/postalinspectors/>

## **Senior Citizens Targeted in National Fraud Awareness Campaign**

(U.S. Postal Service)

<http://www.usps.com/postalinspectors/NRsenior.htm>

## **State and Local Agencies**

### **State, County, and City Government Consumer Protection Offices**

(Consumer Information Center, U.S. General Services Administration)

<http://www.pueblo.gsa.gov/crh/state.htm>

### **Corporate Consumer Contacts**

(Consumer Information Center, U.S. General Services Administration)

<http://www.pueblo.gsa.gov/crh/corpora.htm>

### **State Insurance Department Web Sites**

(National Association of Insurance Commissions)

<http://www.naic.org/1regulator/usamap.htm>

## **Consumer Expenditures for Older Adults**

### **Consumer units with reference person age 65 and over by income before taxes:**

#### **Average annual expenditures and characteristics, Consumer Expenditure Survey,**

(U.S. Bureau of Labor Statistics)

2000/2001:

<ftp://ftp.bls.gov/pub/special.requests/ce/crosstabs/y0001/AGEbyINC/x65orup.txt>

1999/2000

<ftp://ftp.bls.gov/pub/special.requests/ce/crosstabs/y9900/AGEbyINC/x65orup.txt>

## **Consumer Advocacy Organizations**

### **Annuity Truths**

<http://www.annuitytruth.org/index.htm>

### **Directory of Consumer Organizations**

(Federal Consumer Information Center)

<http://www.pueblo.gsa.gov/crh/resprt2.htm>

### **American Bar Association – Safe Shopping**

<http://www.safeshopping.org/>

### **Call for Action, Inc**

<http://www.callforaction.org/>

**Consumer Law Center – Senior Initiative**

[http://www.consumerlaw.org/initiatives/seniors\\_initiative/index.shtml](http://www.consumerlaw.org/initiatives/seniors_initiative/index.shtml)

**Consumers Union**

<http://www.consumersunion.org/>

**Consumer Reports Online**

(Consumers Union)

<http://www.consumerreports.org/>

**Consumer's World**

<http://www.consumerworld.org/>

**Co-op America**

<http://www.coopamerica.org/>

**CyberCops.org**

<http://www.cybercops.org/>

**Internet Scam Busters**

<http://www.scambusters.org/index.html>

**National Consumer Law Center**

<http://www.consumerlaw.org/>

**National Federation for Credit Counseling**

<http://www.nfcc.org/index.html>

**National Fraud Information Center**

(National Consumers League)

<http://fraud.org/welcome.htm>

**SpamCop.net**

<http://spamcop.net/>

**WebBBox (Student site)**

(Desert Academy)

<http://webbbox.com/>

**Congressional Reports and Hearings**

**Identity Theft: The Nation's Fastest Growing Crime Wave Hits Seniors**

(U.S. Senate Special Committee on Aging)

Hearing held July, 2002

<http://www.access.gpo.gov/congress/senate/senate22sh107.html>

**Schemers, Scammers and Sweetheart Deals: Financial Predators of the Elderly**

Hearing held May, 2002

(U.S. Senate Special Committee on Aging)

[http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107\\_senate\\_hearings&docid=f:80873.wais](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107_senate_hearings&docid=f:80873.wais)

**Health Products for Seniors: 'Anti-Aging' Products Pose Potential for Physical and Economic Harm**

(U.S. General Accounting Office)

<http://www.gao.gov/new.items/d011129.pdf>

**Consumer Protection: Federal Actions to Oversee the Household Goods Moving Industry Are Unlikely to Have Immediate Impact**

(U.S. General Accounting Office)

<http://www.gao.gov/new.items/d01819t.pdf>

**Swindlers, Hucksters and Snake Oil Salesman: The Hype and Hope of Marketing Anti-Aging Products to Seniors**

Hearing Held September 2001

(U.S. Senate Special Committee on Aging)

[http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107\\_senate\\_hearings&docid=f:76011.wais](http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=107_senate_hearings&docid=f:76011.wais)

**Medicare Enforcement Actions: The Federal Government's Anti-Fraud Efforts**  
(U.S. Senate Special Committee on Aging)

This web site has temporarily removed all hearing information

**Long-Term Care Insurance: Protecting Consumers from Hidden Rate Hikes**

(U.S. Senate Special Committee on Aging)

This web site has temporarily removed all hearing information

**Protecting Seniors from Fraud**

(U.S. Senate Special Committee on Aging)

This web site has temporarily removed all hearing information

**Death Planning Made Difficult: The Danger of Living Trust Scams**

(U.S. Senate Committee on Aging)

This web site has temporarily removed all hearing information

**Inviting Fraud: Has the Social Security Administration Allowed Some Payees to Deceive the Elderly and Disabled?**

(U.S. Senate Committee on Aging)

This web site has temporarily removed all hearing information

**Funerals and Burials: Protecting Consumers from Bad Practice**

(U.S. Senate Committee on Aging)

This web site has temporarily removed all hearing information

**Funerals and Burials: Protecting Consumers from Bad Practices**

(U.S. Senate Committee on Aging)

This web site has temporarily removed all hearing information

**Elder Fraud and Abuse: New Challenges in the Digital Economy; Portland, Oregon**  
(U.S. Senate Special Committee on Aging)

This web site has temporarily removed all hearing information

## Business Consumer and Trade Associations

### **Better Business Bureau**

<http://www.bbb.org/>

#### **Consumer's Guidance**

<http://www.bbb.org/subpages/consumpg.asp>

### **Consumer Credit Counseling Services**

<http://www.cccsintl.org/index.asp>

### **Direct Marketing Association**

<http://www.the-dma.org/>

### **Consumer's Guide**

<http://www.the-dma.org/consumers/index.html>

### **Consumer Opt-Out Services**

<http://www.dmaconsumers.org/dmasponsorship.html>

### **U.S. Chamber of Commerce**

<http://www.uschamber.org/default.htm>

### **National Consumer Complaint Center**

(Alexander, Hawes and Audet, LLP)

<http://www.alexanderlaw.com/nccc/>

## Research and Practice Articles

### **AARP Research Consumer Issues**

(Public Policy Institute, AARP)

<http://research.aarp.org/consume/index.html>

### **Consumer Behavior, Experiences and Attitudes: A Comparison by Age Groups**

(Public Policy Institute, AARP)

[http://research.aarp.org/consume/d16907\\_behavior.html](http://research.aarp.org/consume/d16907_behavior.html)

### **Force-placed automobile insurance: consumer protection problems and potential solutions**

(Public Policy Institute, AARP)

[http://research.aarp.org/consume/9613\\_automobile.html](http://research.aarp.org/consume/9613_automobile.html)

**AARP National Survey on Consumer Preparedness and E-Commerce: A Survey of Computer Users Age 45 and Older**

(Public Policy Institute, AARP)

<http://research.aarp.org/consume/ecommerce.html>

**In Brief: Are Consumers Well Informed About Prescription Drugs? The Impact of Printed Direct-to-Consumer Advertising**

(Public Policy Institute, AARP)

[http://research.aarp.org/health/inb15\\_drugs.html](http://research.aarp.org/health/inb15_drugs.html)

**Understanding Consumer Use of Wireless Telephone Service**

(Public Policy Institute, AARP)

[http://research.aarp.org/consume/d17328\\_wireless.html](http://research.aarp.org/consume/d17328_wireless.html)

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